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chusetts. While the origin of the main principles of this sub-topic of carriers lies in the distant past, and the major doctrines have, for the most part, been thoroughly crystallized, nevertheless the constantly increasing facility for urban transportation, and the corresponding multiplication of accidents, have given rise to a host of modern "border-line" cases. The author states that "practically every case of importance (in the United States and State reports) finds a place in this volume." Granting this to be true, one cannot help speculating as to how long such a book will be possible—especially when it is considered that there are probably more cases on this division of the law in New York alone, yearly, than there were in all the long period of the English stage-coach, where, as we understand it, many of its fundamental theories were formulated. However this may be, Clark's Accident Law of Street Railways will for some time to come, at least, be of great practical value to the profession, especially to its younger members. G. S. A.

The National Bank Act, with All its Amendments Annotated and Explained. By John M. Gould. Little, Brown & Co., Boston, 1904. Buckram, pages 288.

The fact that more than seven hundred titles appear in the table of cases cited in this book is suggestive of how important this branch of the law has become in modern litigation. The volume contains the provisions of the National Bank Act of 1864, with all the amendments, including those of 1903, inserted in their proper places. The sections of the Act are taken up *seriatim*, each one being given a black-letter heading, and followed by cross references, explanatory notes and citations to the adjudged cases on the particular point of law involved. Among those sections upon which the annotation is especially thorough may be noted those dealing with "Penalty for Unlawful Interest," "Personal Liability of Shareholders," "Taxation" and "Penalty for Official Malfeasance." The appendix contains the constitution of the American Bankers' Association, and the constitutions and rules of the clearing houses of the cities of New York, Boston and Chicago. The work will be of much practical value, not only to the lawyer, but to any one whose business brings him into contact with banks and banking.

W. D. E.

Vance on Insurance. By William Reynolds Vance, Professor of Law in the George Washington University, Washington, D. C. Hornbook Series. West Publishing Co., St. Paul, Minn, 1904. Sheep, pages 683.

The law of insurance has, because of its modern origin, offered to the bench an unparalleled opportunity for the exercise of individual reasoning and judgment, necessarily not based

on precedent. The result has been some forty thousand decisions, in the English and American courts—a heterogeneous mass of logic, sound and otherwise, into which the modern lawyer must delve, and from which, if he can, he must separate the real law. Consequently, all new text-books on the subject are of interest both to practitioner and student. But it seems to us that the Hornbook system, admirable as it may be for the more firmly established branches of the law, is not peculiarly adapted to the subject of this book. The settled principles of law and equity, which form the subject of each section, are, at least in the present state of insurance, either so general as to lose their special applicability, or else not so well settled as to be entitled to the guaranty of authenticity which the black-letter type in the Hornbook series usually gives. Aside from this, the treatment is exceptionally thorough and good. The beginning and development of the law of insurance is given more space than most text-books give to similar portions of their subjects. This is wholly justified by the nature of the case. It is, moreover, interesting to trace with some minuteness the gradual adaptation of a reluctant law to the development of a great and beneficial branch of commerce.

On the whole, we think the work as admirable a treatise on insurance as can be compiled at present, in this form.

G. S. A.

Current Law. George Foster Longsdorf, Editor-in-Chief. Keefe-Davidson Co., St. Paul, 1904. Vols. I and II, Sheep, pages 3,403; Vol. III, No. 1, Paper, pages 320.

The rapidity with which reported cases are multiplying necessitates that lawyers should have the means of quickly and accurately discovering the authorities bearing upon the point in question. Encyclopedias and digests are tools with which the field is cultivated. The publications of this nature at the disposal of the profession are becoming numerous, and their multiplicity, while inevitably leading to the survival of the fittest, incidentally results in little advantage to the practitioner. Hence it is that we would be loath to welcome any addition to the list that did not tend materially to remedy the defects of former plans and mold and develop their advantages into a homogeneous system.

The practical value of an encyclopedia cannot accurately be foretold. It is only by continually testing its capacity to meet the exigencies of various cases that its intrinsic merit can be judged. A consideration of *Current Law*, however, has left a very favorable impression. It is constructed in the text-book or encyclopedia style—an advantage over the ordinary digest in that it opens a path in the "wilderness of single instances" by a lucid statement of principles, the facts of each case being subordinated to the foot-notes. Where there are several cases turning upon the same principle, the facts differentiating the